

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A payment service method, which comprises the steps of:
 - a) a payment service provider contracting with a client to provide payment accounts to customers of the client, wherein a customer of the client enrolls with the payment service provider and thereafter pays funds into the payment account and uses the funds to purchase goods or services from the client;
 - b) the payment service provider receiving account information comprising a set of account identifiers for the customers from the client, the set of identifiers forming a database comprising existing and future customer accounts, the set of identifiers being formatted into a customer database, the customer database being operated by the payment service provider;
 - c) storing the account information in the consumer a-database;
 - d) receiving a request from the customer to make a payment to a client account, wherein the customer is physically present at a payment service provider location;
 - e) receiving identifying information from the customer;
 - f) using the database to verify status of the client account;
 - g) the payment service provider receiving a payment from the customer to purchase goods or services;
 - h) using a computer to establish the payment account with the payment service provider for the customer, wherein the computer is capable of communicating with a storage medium;
 - i) storing the payment account in the storage medium;
 - j) the payment service provider issuing and assigning a unique identifier to the customer after enrolling with the payment service provider and for purposes of making payments, wherein the unique identifier is configured to provide the customer with access to the

payment account to make further payments from the payment account without providing the identifying information;

k) crediting the payment account in an amount corresponding to the payment;
and

l) using a wire transfer to transfer the funds from the payment account to the client account upon receipt of the payment.

2. (Original) The method of claim 1, which includes the additional step of:
a) maintaining the anonymity of the customer.

3. (Previously presented) The method of claim 2, wherein the unique identifier is a single, exclusive identifier and wherein the method includes the additional step of utilizing the single, exclusive identifier for the customer and associating the exclusive identifier with the payment account.

Claim 4 (Canceled).

5. (Previously presented) The method of claim 1, which includes the additional step of establishing an additional payment account for the customer and associating the additional payment account with an additional client.

6. (Previously presented) The method of claim 2, which includes the additional step of identifying said payment account solely by the unique identifier.

Claim 7 (Canceled).

8. (Previously presented) The method of claim 1, which includes the additional step of said payment service provider reporting to the client activity associated with customers of said client.

Claim 9 (Canceled).

10. (Original) The method of claim 1, which includes the additional steps of:

- a) said payment service provider maintaining an agent network; and
- b) said customers communicating with said payment service provider through said agent network.

11. (Previously presented) The method of claim 10, which includes the additional steps of:

- a) enrolling the customers with said payment service provider through said agent network; and
- b) said payment service provider paying a fee to an agent in the agent network for each of the customers enrolled by the agent.

12. (Previously presented) The method of claim 1, which includes the additional step of:

- (a) formatting a customer database of the client for use by the payment service provider.

13. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) establishing with said payment service provider an account group comprising the customers of the client; and
- b) activating individual accounts upon enrollment of the customers.

14. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) the client designating products for the payment service;
- b) the client designating payment denominations for each of the designated products;
- c) establishing payment service provider fees;
- d) inputting pricing bands based on the number of the customers of the client for the products;

- e) inputting principle ranges for the products;
- f) inputting associated fees for the products; and
- g) setting a variable fee schedule for the payment service provider.

15. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) printing a receipt for the customer upon receipt of payment from the customer;
- b) printing the unique identifier on the receipt;
- c) designating a service availability value on the receipt; and
- d) printing on the receipt a commercial message from the client to the customer.

16. (Original) The method of claim 1, which includes the additional step of:

- a) printing coupons for use by said customer.

17. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) setting criteria for customer eligibility for said payment accounts; and
- b) excluding ineligible customers from a database of eligible customers for said payment accounts.

18. (Original) The method of claim 1, which includes the additional step of:

- a) communicating to said customer promotional information from said client.

19. (previously presented) The method of claim 1, which includes the additional step of:

- a) communicating to said customer commercial messages from third parties, wherein said third parties do not compete with the client.

20. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) activating a card for said customer; and
- b) storing the unique identifier on the card.

21. (Previously presented) The method of claim 20, which includes the additional step of:

- a) concealing the unique identifier on the card.

22. (Original) The method of claim 20, wherein said card comprises one of the group comprising: a credit card; a debit card; and a prepaid card.

Claim 23 (Canceled).

24. (Original) The method of claim 1, wherein the customer interfaces with the payment service provider by one of a method from among the group consisting of:

- a) telephone with voice recognition;
- b) Internet global computer network;
- c) mail;
- d) in person;
- e) e-mail; and
- f) point-of-sale (POS) terminal with card reader.

25. (Original) The method of claim 1, which includes the additional steps of:
a) the payment service provider tabulating advertising and coupon impressions for the client;

- b) the payment service provider tabulating coupon redemptions for the client;
- c) the client paying the payment service provider for impressions;
- d) the client paying the payment service provider for redemptions;
- e) collecting customer data from coupon redemptions; and

- f) reporting coupon redemption customer data to the client.

26. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) setting an interval for a discounted payment service;
- b) counting customer payments; and
- c) discounting a customer payment upon reaching said interval.

27. (Original) The method of claim 1, which includes the additional steps of:

- a) displaying a new customer screen upon enrollment of a new customer by said payment service provider;
- b) capturing enrollment information concerning said new customer; and
- c) promoting other services of one of said payment service provider and said client to said customer.

28. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) establishing a maximum permissible inactivity period;
- b) logging customer transactions and comparing same to said maximum inactivity period;
- c) detecting accounts which exceed said maximum allowable inactivity period; and
- d) retiring said accounts which exceed the maximum allowable inactivity period.

29. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) tracking customer transaction recurrences;
- b) monitoring customer retention;

- c) metering future marketing and rebate programs for the client based on transaction recurrences and customer retention; and
- d) the payment service provider providing customer transaction records to the client.

30. (Original) The method of claim 1, which includes the additional steps of:

- a) setting a required number of transactions for rebate with the client;
- b) counting said transactions with the client; and
- c) rebating the cost of customer cards to the client upon reaching the number of transactions required for rebate eligibility.

Claim 31 (Canceled).

32. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) the client identifying products to the payment service provider;
- b) displaying the products to the customer;
- c) the customer selecting one or more of the products to pay on;
- d) the customer selecting one or more amounts to pay on the selected products; and
- e) making said selected payments on said selected products.

33. (Previously presented) The method of claim 1, which includes the additional steps of:

- a) providing client-specific advertising;
- b) the payment service provider enrolling customers for the client; and
- c) the customer and the payment service provider selecting features and pricing offered by the client.

Claims 34-67 (Canceled).